

March 8, 2014

Judge Steven Rhodes
US Bankruptcy Court Detroit
211 West Fort Street
Detroit, Michigan 48226

Honorable Judge Rhodes:

For 36 years my dear husband, retired Battalion Chief, Mark D. Zagar:

- Performed heroic, selfless act, after act to save the people and property of the City of Detroit.
- He was subjected to war-like conditions:
 - He was up all night in smoke & blaze during the worst years of 'Devils Night' known not just to Detroit, but to our nation.
 - He repeatedly performed physical work in heavy equipment, soaking wet, at 4 a.m. in sub-zero temps - for hours.
 - He repeatedly heard gun shots in the neighborhoods in which he worked.
 - He repeatedly came back to the firehouse to find that the crew's personal belongings had been stolen while on a run.
- He was part of a brotherhood of men & women, who didn't complain – they just did it.
- He was burned, bruised and broken, but got back up and did it all again and again.
- He has seen things that most of us could never stomach.
- He was protected by the Michigan state constitution.
- He was promised health care for life.
- He didn't pay into Social Security.
- He didn't accumulate Medicare credits.
- He received relatively low real-time compensation for the work rendered, for promised future compensation – including cost of living adjustments.

Sir, my husband would have continued to report for duty to serve the City of Detroit for another ten (10) years if possible, however; he was forced to retire at 60 years of age.

Since retiring, my 65 year old, husband:

- Has lost the stated protections of the Michigan constitution.
- Has lost his health insurance coverage.
- Has been promised, for what that is worth, a meager \$125 monthly stipend to attain health care for his battered body.
- Does not qualify to receive Medicare coverage.
- Does not qualify to collect Social Security.
- Could potentially lose 10%+ of the future compensation he earned over 36 years on the frontline of Detroit's downward transformation battleground.
- Could then be further impacted as inevitable inflation will not be off-set due to the loss of cost of living increases - further loss of earned compensation.

When they gather together, my husband and his band of senior heroes are visibly winded by these recent events of the Detroit federal bankruptcy case (13-53846). My heart aches for every one of them. Many of them have had hip, knee, & shoulder replacements (sometimes all three) from wear and tear, as a direct result of the work they performed for the City of Detroit. But as you'll recall, they are made of the "right stuff" and they don't complain. They just keep razzing each other to get through this. So, you aren't likely to directly hear from that many of them.

I, however; am a lesser person, in that regard. Over the past six (6) months I have prayed daily that the Lord would move you, move your pen, to make good on the promise to not diminish or impair these honorable, and brave men and women's accrued pension benefits. I am sending this to guarantee you hear my prayer. Furthermore; I urge you to act on the side of justice for these heroes. They are the essence of why we, as common citizens, are able to sleep soundly at night. As we know, if there is an emergency, those cut from this cloth will be there to save us. We know they will rush in - as we rush out. Won't you rush in for them?

Sincerely and respectfully,



Alicia K. Zagar
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CC:
Michigan Governor Rick Snyder
State Representative Dian Slavens
Congressman Kerry Bentivolio

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2014 MAR 11 P 2:19
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